

Mobile Application Privacy Policy

TDY MONEY LLC

PRIVACY POLICY

Effective as of April, 25, 2021

This privacy policy (the “Privacy Policy”) applies to the TDY Money mobile application (the “App” or “TDY Money”), owned and operated by TDY Money LLC (“TDY Money,” “we,” “us,” or “our”). We have created this Privacy Policy to tell you what information the App collects, how we use that information, and who we will share that information with, if at all. This Privacy Policy does not address the privacy practices of any third parties that we do not own, control, or are affiliated with. Capitalized terms not defined in this Privacy Policy will have the meaning set forth in our End User License Agreement. By visiting and/or using our App, you are agreeing to the terms of this Privacy Policy and the accompanying End User License Agreement. We encourage you to read the Privacy Policy, and to use the information it contains to help you make informed decisions.

1. **INFORMATION WE COLLECT OR RECEIVE**. In the course of operating the App, we will collect and/or receive the following types of information. You authorize us to collect and/or receive such information:

(a) **Personal Information**. We only receive or collect information that identifies you personally if you choose to provide such personally identifiable information to us via email or other means. When you sign up to become a user or contact us, you will be required to provide us with personal information about yourself (collectively, the “Personal Information”). Such Personal Information may include your name, e-mail address, physical address, and phone number. We do not collect any Personal Information from you when you use the App unless you provide us with the Personal Information voluntarily.

(b) **Third-party Log In**. If you sign in through [company name], you are authorizing us to collect, store, and use, in accordance with this Privacy Policy, any and all information that you agreed that a third party license agreement would provide to us through [company name]’s Application Programming Interface (“API”). Such information may include, without limitation, your first and last name, username, company name, profile picture, headline, unique identifier and access token, and e-mail address.

(c) **Payment Information**. If you choose to make a purchase or subscribe to a feature or service that requires a fee, you will be required to provide us with your payment information, including, without limitation, bank account numbers, credit card or debit card numbers, account details, ACH information, and similar data (collectively, “Payment Information”). Such Payment Information will be collected and processed by our third-party payment vendors pursuant to the terms and conditions of their privacy policies and terms of use, and we do not obtain access to any Payment Information in connection with such purchases or subscriptions.

(d) Geolocational Information. Certain features and functionalities of the App are based on your location. In order to provide these features and functionalities while you are using your mobile device, we may, with your consent, automatically collect geolocational information from your mobile device or wireless carrier and/or certain third-party service providers (collectively, "Geolocational Information"). Collection of such Geolocational Information occurs only when the App is running on your device. You may decline to allow us to collect such Geolocational Information, in which case we will not be able to provide certain features or functionalities to you.

(e) Third-Party Analytics. We and the third-party technology providers, ad exchanges, ad networks, advertisers, agencies, ad exchanges, and ad servers with which we work use third-party analytics services (e.g., Google Analytics) to evaluate your use of the App, compile reports on activity, collect demographic data, analyze performance metrics, and collect and evaluate other information relating to the App and mobile and Internet usage. These third parties use cookies and other technologies to help analyze and provide us the data. You consent to the processing of data about you by these analytics providers in the manner and for the purposes set out in this Privacy Policy. For more information on these third parties, including how to opt out from certain data collection, please visit [URLs]. Please be advised that if you opt out of any such service, you may not be able to use the full functionality of the App.

(f) Other Information. In addition to the Personal Information, Payment Information, and Geolocational Information, we may automatically collect or receive additional information regarding you and your use of the App; your interactions with us and our advertising; and information regarding your computer and mobile devices used to access the App (collectively, the "Other Information"). Such Other Information may include:

- (i) From You. Additional information about yourself that you voluntarily provide to us, such as your gender and your product and service preferences.
- (ii) From Your Activity. We may collect or receive information regarding:
 - (a) IP address, which may consist of a static or dynamic IP address and will sometimes point to a specific identifiable computer or mobile device;
 - (b) browser type and language;
 - (c) referring and exit pages and URLs;
 - (d) date and time; and
 - (e) details regarding your activity on the App, such as search queries and other performance and usage data.
- (iii) About Your Mobile Device. We may collect or receive information regarding:
 - (A) type of mobile device;
 - (B) advertising Identifier ("IDFA" or "AdID");
 - (C) operating system and version (e.g., iOS, Android or Windows);
 - (D) carrier; and
 - (E) network type (WiFi, 3G, 4G, 5G, LTE).

(iv) From Cookies. We may use both session cookies, which expire once you close the App, and persistent cookies, which stay on your mobile device until you delete them and other technologies to help us collect data and to enhance your experience with the App. Cookies are small text files an app can use to recognize a repeat visitor to the app. We may use cookies for various purposes, including to:

- (A) type of mobile device;
- (B) personalize your experience;
- (C) analyze which portions of the App are visited and used most frequently; and
- (D) measure and optimize advertising and promotional effectiveness.

If you do not want us to deploy cookies in the App, you can opt out by setting your mobile device to reject cookies. You can still use the App if you choose to disable cookies, although your ability to use some of the features may be affected.

2. INFORMATION COLLECTED BY OR THROUGH THIRD-PARTY ADVERTISING COMPANIES. We may share Other Information about your activity on the App with third parties for ad distribution and ad optimization (defined as the tailoring or targeting (i.e., behavioral, contextual, retargeting, analyzing, managing, reporting, and optimizing of ads). These third parties may use cookies, pixel tags (also called web beacons or clear gifs), and/or other technologies to collect Other Information for such purposes. Pixel tags enable us and these third-party advertising companies to recognize a browser's cookie when a browser visits the site on which the pixel tag is located in order to learn which advertisement brings a user to a given site. In addition, we may receive Other Information from advertisers and/or their service providers such as advertising identifiers, IP addresses, and post-conversion data.

3. HOW INFORMATION IS USED AND SHARED

(a) You authorize us to use the Personal Information, Payment Information, Geolocational Information, and the Other Information (collectively, the "Information") to:

- (i) provide and improve our App;
- (ii) provide our services;
- (iii) administer our promotional programs;
- (iv) solicit your feedback; and
- (v) inform you about our products and services.

(b) In order to provide our services and administer our promotional programs, we may share the Information with our third-party promotional and marketing partners, including, without limitation, businesses participating in our various programs.

(c) We engage third-party companies and individuals to perform functions on our behalf. Examples may include providing technical assistance, customer service, marketing assistance, and administration of promotional programs. These other companies will have access to the Information only as necessary to perform their functions and to the extent permitted by law

(d) In an ongoing effort to better understand our users, the App, and our products and services, we may analyze certain Information in anonymized and aggregate form to operate, maintain, manage, and improve the App and/or such products and services. This aggregate information does not identify you personally. We may share and/or license this aggregate data to our affiliates, agents, business and promotional partners, and other third parties. We may also disclose aggregated user statistics to describe the App and these products and services to current and prospective business partners and investors and to other third parties for other lawful purposes.

(e) We may share some or all of your Information with any of our parent companies, subsidiaries, joint ventures, or other companies under common control with us.

(f) As we develop our businesses, we might sell or buy businesses or assets. In the event of a corporate sale, merger, reorganization, sale of assets, dissolution, or similar event, the Information may be part of the transferred assets.

(g) To the extent permitted by law, we may also disclose the Information:

(i) when required by law, court order, or other government or law enforcement authority or regulatory agency; or

(ii) whenever we believe that disclosing such Information is necessary or advisable, for example, to protect the rights, property, or safety of us or others, including you.

TDY Money shall have the right, in our sole discretion, and with reasonable notice posted on the App or sent to your email address provided to us upon registration for the App, to change limits concerning the use of the App and its services.

TDY Money may change security to comply with any laws and regulations and to provide you with electronic or written notice, in a reasonable time, after such change has occurred. You may reject these changes by discontinuing the use of the App and services which relate to the App. Your continued use, however, will constitute as a silent acceptance to any such changes. Maintenance on the App may be performed from time-to-time resulting in interrupted service, delays, or errors in the App or its services. No guarantee will be provided for when the App is going through maintenance and the estimated time frame in which it will be done.

4. **LICENSEE ACCESS INFORMATION AND ACCOUNT DATA.** You are solely responsible for: (i) maintaining confidentiality and security of access number(s), password(s), security questions(s) and answer(s), account number(s), login information, and other security or access information used by you to access the App and your financial institution record(s) or account(s); (ii) preventing unauthorized access to or use of the information, files, or data that you store or use in or with the App and services.

You are responsible for all electronic communications, including account registration and other account holder information, email and financial, and any other data that may be reasonably deemed communication entered using the terms set forth in this Section.

You agree to immediately notify us if licensee becomes aware of any loss, theft, or unauthorized use of any of the terms set forth in this Section. TDY App reserves the right

to deny you access to the App if we reasonably believe that any loss, theft, or unauthorized use of any of the terms set forth in this Section has occurred. You must inform us of and hereby grant to TDY App or a certified agent of TDY App permission to use any of the terms set forth in this Section in order for TDY App to provide services, including updates, addressing errors or service interruptions, and to enhance the types of data and services TDY App may provide to you in the future.

Anonymous, aggregated information may be used to conduct certain research for the lawful purpose of the TDY App or its agent.

5. ACCESSING AND MODIFYING INFORMATION AND COMMUNICATION PREFERENCES.

If you have provided us any Personal Information, you may access, remove, review, and/or make changes to the same by contacting us as set forth below. In addition, you may manage your receipt of marketing and non-transactional communications by clicking on the “unsubscribe” link located on the bottom of any of our marketing e-mails. We will use commercially reasonable efforts to process such requests in a timely manner. You should be aware, however, that it is not always possible to completely remove or modify information in our subscription databases. You cannot opt out of receiving transactional e-mails related to the App (e.g., requests for support).

We may also deliver notifications to your mobile device (e.g., push notifications). You can disable these notifications by deleting the relevant service or by changing the settings on your mobile device.

6. HOW WE PROTECT YOUR INFORMATION. We take commercially reasonable steps to protect the Information from loss, misuse, and unauthorized access, disclosure, alteration, or destruction. Please understand, however, that no security system is impenetrable. We cannot guarantee the security of our databases or the databases of the third parties with which we may share such Information, nor can we guarantee that the Information you supply will not be intercepted while being transmitted over the Internet. In particular, e-mail sent to us may not be secure, and you should therefore take special care in deciding what information you send to us via e-mail.

7. IMPORTANT NOTICES TO NON-U.S. RESIDENTS. The App and its servers are operated in the United States. If you are located outside of the United States, please be aware that your Information, including your Personal Information, may be transferred to, processed, maintained, and used on computers, servers, and systems located outside of your state, province, country, or other governmental jurisdiction where the privacy laws may not be as protective as those in your jurisdiction. If you are located outside the United States and choose to use the App, you hereby irrevocably and unconditionally consent to such transfer, processing, and use in the United States and elsewhere.

8. APP STORES; EXTERNAL WEBSITES. Your app store (e.g., iTunes or Google Play) may collect certain information in connection with your use of the App, such as Personal Information, Payment Information, Geolocational Information, and other usage-based data. We have no control over the collection of such information by a third-party app store, and any such collection or use will be subject to that third party’s applicable privacy policies.

The App may contain links to third-party websites. We have no control over the privacy practices or the content of these websites. As such, we are not responsible for the content or the privacy policies of those third-party websites. You should check the applicable third-party privacy policy and terms of use when visiting any other websites.

9. **CHILDREN**. The App is not directed to children under the age of 13. We adhere to the Children's Online Privacy Protection Act (COPPA) and will not knowingly collect Personal Information from any child under the age of 13. We ask that minors (under the age of 13) not use the App. If a child under the age of 13 has provided us with Personal Information, a parent or guardian of that child may contact us and request that such information be deleted from our records.

10. **CHANGES TO THIS PRIVACY POLICY**. This Privacy Policy is effective as of the date stated at the top of this Privacy Policy. We may change this Privacy Policy from time to time. Any such changes will be posted on the App. By accessing the App after we make any such changes to this Privacy Policy, you are deemed to have accepted such changes. Please be aware that, to the extent permitted by applicable law, our use of the Information is governed by the Privacy Policy in effect at the time we collect the Information. Please refer back to this Privacy Policy on a regular basis.

11. **OUTSIDE AGREEMENTS**. TDY Money's End User License Agreement is a separate agreement that notifies you what rights you have regarding the application's use. Refer to the End User License Agreement regarding